

UNITED STATES BANKRUPTCY COURT
DISTRICT OF OREGON
PORTLAND DIVISION

In re:	§	
	§	
Elbert G Garboden	§	Case No. 15-35133-RLD7
Sherry L Garboden	§	
	§	
Debtors	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

AMY MITCHELL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 0.00 (Without deducting any secured claims)	Assets Exempt: 270,132.26
Total Distributions to Claimants: 3,692.27	Claims Discharged Without Payment: 390,743.92
Total Expenses of Administration: 1,307.73	

3) Total gross receipts of \$ 5,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 5,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 329,307.20	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	1,307.73	1,307.73	1,307.73
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	8,791.26	7,087.26	7,087.26	3,692.27
GENERAL UNSECURED CLAIMS (from Exhibit 7)	73,700.42	43,289.94	43,289.94	0.00
TOTAL DISBURSEMENTS	\$ 411,798.88	\$ 51,684.93	\$ 51,684.93	\$ 5,000.00

4) This case was originally filed under chapter 7 on 10/31/2015 . The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/20/2016 By: /s/AMY MITCHELL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Real Property	1110-000	5,000.00
TOTAL GROSS RECEIPTS		\$ 5,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America PO Box 650070 Dallas, TX 75265- 0070		264,674.24	NA	NA	0.00
	Citi Mortgage PO Box 689196 Des Moines, IA 50368-9196		60,172.35	NA	NA	0.00
	Les Schwab PO Box 5350 Bend, OR 97708		1,336.45	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Wells Fargo Dealer Services PO Box 25341 Santa Ana, CA 92799-5341		3,124.16	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 329,307.20	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
AMY MITCHELL	2100-000	NA	1,250.00	1,250.00	1,250.00
AMY MITCHELL	2200-000	NA	27.73	27.73	27.73
Union Bank	2600-000	NA	30.00	30.00	30.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 1,307.73	\$ 1,307.73	\$ 1,307.73

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	ODR 955 Center Street, NE Room 353 Attn: Bankruptcy Unit Salem, OR 97301		0.00	NA	NA	0.00
1A	INTERNAL REVENUE SERVICE	5800-000	8,791.26	7,087.26	7,087.26	3,692.27
TOTAL PRIORITY UNSECURED CLAIMS			\$ 8,791.26	\$ 7,087.26	\$ 7,087.26	\$ 3,692.27

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America PO Box 851001 Dallas, TX 75285- 1001		14,751.79	NA	NA	0.00
3	CREDIT FIRST NA	7100-000	852.55	903.53	903.53	0.00
4	ONPOINT COMMUNITY CREDIT UNION	7100-000	16,700.00	2,470.91	2,470.91	0.00
5	ONPOINT COMMUNITY CREDIT UNION	7100-000	4,719.06	4,749.79	4,749.79	0.00
7	Portfolio Recovery Associates, LLC	7100-000	2,183.07	2,183.07	2,183.07	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
8	Portfolio Recovery Associates, LLC	7100-000	746.37	764.28	764.28	0.00
2	PYOD LLC	7100-000	132.22	160.37	160.37	0.00
6	Wells Fargo Card Services	7100-000	24,824.10	24,970.73	24,970.73	0.00
1B	INTERNAL REVENUE SERVICE	7300-000	8,791.26	7,087.26	7,087.26	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$ 73,700.42	\$ 43,289.94	\$ 43,289.94	\$ 0.00

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 15-35133 RLD
Case Name: Elbert G Garboden
Sherry L Garboden
For Period Ending: 12/20/2016

Judge: Randall L. Dunn

Trustee Name: AMY MITCHELL
Date Filed (f) or Converted (c): 10/31/2015 (f)
341(a) Meeting Date: 12/07/2015
Claims Bar Date: 05/10/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Real Property 12054 Chapin Court, Oregon City, OR 97045 Value per zillow (does not account for repairs needed: roof and floors) Debtors waived exemption for Estate to convey its interest to Turning Leaf Homes for \$5,000 and payment to Debtors of \$5,000 plus \$1,000 for Debtors' attorney fees.	324,015.00	0.00		5,000.00	FA
2. Cash	275.00	0.00		0.00	FA
3. Financial Account Wells Fargo Balance at filing \$4,388.03	4,290.00	0.00		0.00	FA
4. Financial Account OnPoint Credit Union savings Balance at filing \$414.26	9.00	0.00		0.00	FA
5. Household Goods & Electronics	1,500.00	0.00		0.00	FA
6. Books, Artwork & Knick Knacks	200.00	0.00		0.00	FA
7. Clothing	500.00	0.00		0.00	FA
8. Jewelry	1,000.00	0.00		0.00	FA
9. Firearms 30/40 Craig 1898 Springfield Army Rifle \$700	700.00	0.00		0.00	FA
10. Insurance Policies Term Life Insurance through W's employer (no value)	0.00	0.00		0.00	FA
11. Retirement Account First Interstate retirement (estimate)	84,206.00	0.00		0.00	FA
12. Retirement Account Wells Fargo 401(k) (estimate)	159,022.00	0.00		0.00	FA

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1	2	3	4	5	6
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13. Pension PERS Monthly net: \$2924.68	0.00	0.00		0.00	FA
14. Tax Refunds Potential 2015 Tax Refund (unknown)	0.00	0.00		0.00	FA
15. Wages	0.00	0.00		0.00	FA
16. Wages	0.00	0.00		0.00	FA
17. Vehicle 1999 Ford Expedition V8 (158k miles est)	2,435.00	0.00		0.00	FA
18. Vehicle 2006 Mazda 5 (175k miles est)	2,645.00	0.00		0.00	FA
19. Trailer 2010 Open Range Trailer	0.00	0.00		0.00	FA
20. Misc. Tires and Brakes	1,336.45	0.00		0.00	FA
21. Animals 2 pet dogs not used for breeding (no value)	0.00	0.00		0.00	FA
22. Preference Payments to Bank of America Regular monthly payments to secured creditor (home). Ordinary course.	6,934.92	0.00		0.00	FA
23. Preference Payments to Citi Mortgage Regular monthly payments to secured creditor (home - second). Ordinary course.	1,697.85	0.00		0.00	FA

**FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No:	15-35133	RLD	Judge:	Randall L. Dunn	Trustee Name:	AMY MITCHELL
Case Name:	Elbert G Garboden				Date Filed (f) or Converted (c):	10/31/2015 (f)
	Sherry L Garboden				341(a) Meeting Date:	12/07/2015
For Period Ending:	12/20/2016				Claims Bar Date:	05/10/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
24. Preference Payments to Wells Fargo Card Service Regular monthly payments to unsecured creditor (cc - minimum). Ordinary course.	1,668.21	0.00		0.00	FA
25. Preference Payments to Bank of America Regular monthly payments to unsecured creditor (cc - minimum). Ordinary course.	1,158.00	0.00		0.00	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$593,592.43	\$0.00	\$5,000.00 \$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/15/2016

Current Projected Date of Final Report (TFR): 12/15/2016

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-35133
Case Name: Elbert G Garboden
Sherry L Garboden

Trustee Name: AMY MITCHELL
Bank Name: Union Bank
Account Number/CD#: XXXXXX7569
Checking

Exhibit 9

Taxpayer ID No: XX-XXX7324
For Period Ending: 12/20/2016

Blanket Bond (per case limit): \$65,574,033.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/20/16	1	Turning Leaf Homes	Real Estate Proceeds	1110-000	\$5,000.00		\$5,000.00
05/25/16		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$4,985.00
06/27/16		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$4,970.00
11/15/16	101	AMY MITCHELL P.O. Box 2289 Lake Oswego, OR 97035	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$1,250.00	\$3,720.00
11/15/16	102	AMY MITCHELL P.O. Box 2289 Lake Oswego, OR 97035	Final distribution representing a payment of 100.00 % per court order.	2200-000		\$27.73	\$3,692.27
11/15/16	103	INTERNAL REVENUE SERVICE PO BOX 7346 Philadelphia, PA 19101-7346	Final distribution to claim 1 representing a payment of 52.10 % per court order.	5800-000		\$3,692.27	\$0.00

COLUMN TOTALS	\$5,000.00	\$5,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$5,000.00	\$5,000.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$5,000.00	\$5,000.00

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX7569 - Checking	\$5,000.00	\$5,000.00	\$0.00
	\$5,000.00	\$5,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$5,000.00		
Total Gross Receipts:	\$5,000.00		